

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	10708545
Filing Date	2004-03-10
First Named Inventor	David Bonalle
Art Unit	3687
Examiner Name	Frenel, Vanel
Attorney Docket Number	54022.1200

U.S.PATENTS						Remove		
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1							
If you wish to add additional U.S. Patent citation information please click the Add button.						Add		
U.S.PATENT APPLICATION PUBLICATIONS						Remove		
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1							
If you wish to add additional U.S. Published Application citation information please click the Add button.						Add		
FOREIGN PATENT DOCUMENTS						Remove		
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>
If you wish to add additional Foreign Patent Document citation information please click the Add button						Add		
NON-PATENT LITERATURE DOCUMENTS						Remove		
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.					T ⁵	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	10708545
	Filing Date	2004-03-10
	First Named Inventor	David Bonalle
	Art Unit	3687
	Examiner Name	Frenel, Vanel
	Attorney Docket Number	54022.1200

/VF/	1	ISO/IEC 7816-6:1996(E) - First Edition - 05/15/1996 (P)	<input type="checkbox"/>
/VF/	2	ISO/IEC 7816-4:1995(E) - First Edition - 09/01/1995 (P)	<input type="checkbox"/>
/VF/	3	"Biometrics: Speaker Verification", by Kulkarni, et al., http://biometrics.cse.msu.edu/speaker.html , 03/08/2004, 5 pages	<input type="checkbox"/>
/VF/	4	"Judge Dismisses FTC Suit Against Rambus", Evers, IDG New Service, http://www.infoworld.com/article/04/02/18/HNjudgedismisses_1.html , 02/18/2004, 3 pages	<input type="checkbox"/>
/VF/	5	"Credit on Your Key Ring, Buy Gas at Mobil, Exxon and Soon Burgers at McDonald's", by Krakow, MSNBC, http://www.msnbc.msn.com/id/3072638 , 02/17/2004, 4 pages	<input type="checkbox"/>
/VF/	6	"The Evolution of Mobile Payment", by McPherson, Financial Insights, 02/02/04, http://www.banktech.com./story/mnews/showArticle.jhtml?articleID=17601432 , 2 pages	<input type="checkbox"/>
/VF/	7	"Pay By Touch Press Releases", http://www.paybytouch.com/press.html , 02/10/2004	<input type="checkbox"/>
/VF/	8	"Putting Their Finger on It", by Wilson, http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable , 02/09/2004, 2 pages	<input type="checkbox"/>
/VF/	9	"TI Embraces Prox Card Standard", by Roberti, 03/06/2003, http://www.ti.com/tiris/docs/in-the-news/2003/3-6-03.shtml , 2 pages	<input type="checkbox"/>
/VF/	10	"Paying It By Ear", The Guardian, 01/18/2003, http://money.guardian.co.uk/creditanddebt/creditcards/story/0,1456,876908,00.html , 3 pages (<input type="checkbox"/>
/VF/	11	Pay By Touch - Company, http://www.paybytouch.com/company.html	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10708545
		Filing Date	2004-03-10
		First Named Inventor	David Bonalle
		Art Unit	3687
		Examiner Name	Frenel, Vanel
		Attorney Docket Number	54022.1200

/VF/	12	"Identix Inc. - Empowering Identification™ - Understanding Biometrics", http://www.identix.com/newsroom/news_biometrics_face.html , 1 page	<input type="checkbox"/>
/VF/	13	"International Biometric Group - Signature Biometrics: How It Works", http://www.ibgweb.com./reports/public/reports/signature-scan_tech.html , 02/18/2004, 1 page	<input type="checkbox"/>
/VF/	14	"International Biometric Group - Voice Recognition Technology: How It Works", http://www.ibgweb.com/reports/public/reports/voice-scan_tech.html , 02/18/2004, 1 page	<input type="checkbox"/>
/VF/	15	"The Henry Classification System", International Biometric Group, 7 pages	<input type="checkbox"/>
/VF/	16	"Individual Biometrics - Hand Geometry", http://ctl.ncsc.dni.us/biomet%20web/BMHand.html , 02/18/04, 2 pages	<input type="checkbox"/>
/VF/	17	"Individual Biometrics - Retinal Scan", http://ctl.ncsc.dni.us/biomet%20web/BMRetinal.html , 2/18/04, 2 pages	<input type="checkbox"/>
/VF/	18	"Individual Biometrics - Iris Scan", http://ctl.ncsc.dni.us/biomet%20web/BMiris.html , 2/18/04, 2 pages	<input type="checkbox"/>
/VF/	19	"Individual Biometrics - Vascular Patterns", http://ctl.ncsc.dni.us/biomet%20web/BMvascular.html , 02/18/04, 1 page	<input type="checkbox"/>
/VF/	20	"Individual Biometrics - Fingerprint", http://ctl.ncsc.dni.us/biomet%20web/BMFingerprint.html , 2/18/04, 3 pages	<input type="checkbox"/>
/VF/	21	"Fingerprint Technology - Identix Inc. - Empowering Identification™ - Understanding Biometrics", http://www.identix.com/newsroom/news_biometrics_finger.html , 2/18/04, 1	<input type="checkbox"/>
/VF/	22	"Individual Biometrics - Facial Recognition", http://ctl.ncsc.dni.us/biomet%20web/BMfacial.html , 2/18/04, 2 pages	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number	10708545
	Filing Date	2004-03-10
	First Named Inventor	David Bonalle
	Art Unit	3687
	Examiner Name	Frenel, Vanel
	Attorney Docket Number	54022.1200

/VF/	23	"Fingerprint Analysis - The Basics", http://www.crimtrac.gov.au/fingerprintanalysis.htm , 2/18/04, 3 pages	<input type="checkbox"/>
/VF/	24	"Visual Speech and Speaker Recognition", by Luettin, 06/30/2000, http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html , 1 page	<input type="checkbox"/>
/VF/	25	"Automatic Ear Recognition by Force Field Transformations", by Hurley, et al., The Institution of Electrical Engineers, 2000, pp. 7/1-7/5	<input type="checkbox"/>
/VF/	26	"Everything You Need to Know About Biometrics", by Bowman, Identix Croproation, January 2000, 8 pages	<input type="checkbox"/>
/VF/	27	"How Fingerprint Scanners Work", by Harris, http://computer.howstuffworks.com/fingerprint-scanner.htm/printable , 02/18/04, 6 pages	<input type="checkbox"/>
/VF/	28	"How Facial Recognition Systems Work", by Bonsor, http://computer.howstuffworks.com/facial-recognition.htm/printable , 2/18/04, 6 pages	<input type="checkbox"/>
/VF/	29	"Biometrics: Hand Geometry", by Ross, et al., http://biometrics.cse.msu.edu/hand_geometry.html , 2/26/04, 2 pages	<input type="checkbox"/>
/VF/	30	"Biometric Person Authentication: Odor", by Korotkaya, Department of Information Technology, Laboratory of Applied Mathematics, Lappeenranta University of Technology, 18 pages	<input type="checkbox"/>
/VF/	31	"ISO Magnetic Stripe Card Standards", http://www.cyberd.co.uk/support./technotes/ioscards.htm , 2/9/04, 4 pages	<input type="checkbox"/>
/VF/	32	"Smart Card Developer's Kit: Some Basic Standards for Smart Cards", http://unix.be.eu.org/docs/smart-card-developer-kit/ch03/033-035.html , 2/9/04, 2 pages	<input type="checkbox"/>
/VF/	33	"Smart Card Technology and Applications"; http://disc.cba.uh.edu/~rhirsch/fall96/lara.htm (8 pages)	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10708545
		Filing Date	2004-03-10
		First Named Inventor	David Bonalle
		Art Unit	3687
		Examiner Name	Frenel, Vanel
		Attorney Docket Number	54022.1200

/VF/	34	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
/VF/	35	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
/VF/	36	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
/VF/	37	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
/VF/	38	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>
/VF/	39	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
/VF/	40	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
/VF/	41	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
/VF/	42	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
/VF/	43	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
/VF/	44	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10708545
		Filing Date	2004-03-10
		First Named Inventor	David Bonalle
		Art Unit	3687
		Examiner Name	Frenel, Vanel
		Attorney Docket Number	54022.1200

/VF/	45	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
/VF/	46	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
/VF/	47	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
/VF/	48	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
/VF/	49	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
/VF/	50	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Vanel Frenel/	Date Considered	12/24/2009
--------------------	----------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.